



PATENT

## In the United States Patent and Trademark Office

Applicant: LENT, et al

Application No.: 09/802,481

Filed: March 9, 2001

Title: CUSTOMIZED CREDIT OFFER  
STRATEGY BASED ON TERMS  
SPECIFIED BY AN APPLICANT

Applicant's Ref: NEXTP007

Examiner: Unassigned

Group Art Unit: 2764

Date: June 28, 2001

#4  
10-26-01  
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### CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on June 29, 2001.

Signed: Pat Tate

Pat Tate

### INFORMATION DISCLOSURE STATEMENT BEFORE MAILING DATE OF EITHER A FINAL ACTION OR NOTICE OF ALLOWANCE (37 CFR 1.97(c))

Assistant Commissioner for Patents  
Washington, DC 20231

Refund Ref: 07/10/2001 BABRAHA1 0000106936 UE

CHECK Refund Total: \$60.00

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these citations of official record in this application.

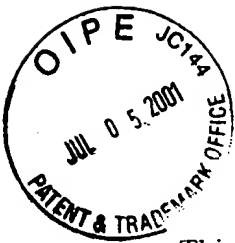
This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

07/10/2001 BABRAHA1 0000106936 09302481

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100.00 EP

Attorney Docket No. NEXTP007




This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this national application or the date of entry of the national stage as set forth in §1.491 in an international application, whichever event occurred last, but it is believed, before the mailing date of either (1) a final action under §1.113 or (2) a notice of allowance under §1.311, whichever occurs first.

Accompanying this Information Disclosure Statement is the fee set forth in 37 CFR 1.17(p) for submission of an information disclosure statement under §1.97(c). (\$240.00).

If it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP007).

Respectfully submitted,



Lee Van Pelt  
Registration No. 38.352

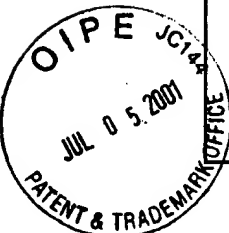
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<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty Docket No. NEXTP007 Application No.: 09/802,482 Inventor WILLARD, et al Group Unassigned Filing Date March 9, 2001
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### U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	6,202,053	Mar 13, 2001	Christiansen, et al	705	38	Jan 23, 1998
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

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### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.